

Helping Protect What You Value Most... Your Children

Child
Safe
Kit®



AMERICAN INCOME LIFE
insurance company

in Canada

Our Mission

Each year, more than 450,000 children are reported missing*. AIL firmly believes children are our future, and it is our mission to help keep them safe. We provide these kits at no cost to parents/guardians, the school or child care center.

About AIL

An international company, AIL is recognized as one of the largest providers of supplemental insurance in North America. Our superior customer service, from initial contact through the life of a policy, sets AIL apart from the competition.

For over 60 years, our commitment to working families has been respected and appreciated by more than 20,000 different groups. The groups represent members of: credit unions, associations, fraternal organizations, sporting groups, labor unions, licensed professionals and non-profit organizations.

AIL is licensed in 49 states, the District of Columbia, Canada, and is registered to carry on business in New Zealand. National Income Life Insurance Company, AIL's wholly owned subsidiary, is licensed in the state of New York. AIL's executive offices are located in Waco, Texas.

Experience and Stability

We have earned an A+ (Superior) Financial Strength Rating from A.M. Best Company (rating as of 6/16).

AIL and NILICO boast combined assets of more than \$3.6 billion with more than \$55 billion of life insurance in force for working families.

Community Service

Our provincial and local agencies are involved in charity, fund-raising events, community projects, scholarships and food banks to name a few. It's what we do and it's how we support our marketplaces.

Food Banks

American Income's field force is one of the largest contributors to food banks in North America. The food they collect provides support throughout the year for food drives, women's shelters, and other areas of need in the community.

*U.S. Department of Justice's Federal Bureau of Investigation, National Crime Information Center. 2016 NCIC Missing Person and Unidentified Person Statistics. <https://www.fbi.gov/file-repository/2016-ncic-missing-person-and-unidentified-person-statistics.pdf/view> [February 10, 2016]

▶ No-Cost Value-Added Benefits



For all families who request a no-cost Child Safe Kit®, an AIL representative will:

- Personally contact the family to arrange an appointment
- Deliver and review the Child Safe Kit(s)®
- Deliver discount card information and a Family Information Guide
- Review voluntary supplemental insurance benefits available
- Request a non-perishable food item for the food bank

Child Safe Kit®

Endorsed by the National Union of Police Associations, this kit provides parents with the tools they need to gather vital information for use by authorities in the event a child is reported missing.

Vision Discount Card

Provides discounts on eye wear at point of service.

Family Information Guide

When emergencies occur, families can minimize stress and confusion by having their critical information organized in one place. We will provide every member with a document that helps him or her catalog information such as beneficiaries, estate data, professional contacts and health records.

Supplemental Insurance Benefits:

Helping secure futures with affordable, permanent, portable supplemental insurance benefits for working families.

Supplemental insurance benefits are not a sideline at AIL, it's what we do. We take that responsibility seriously with a proven history of helping working families and currently serve more than 2 million policyholders.

Head Start

Give your child a head start in life. This life insurance program not only provides an immediate death benefit, but allows your insured children the option to purchase additional insurance in the future (up to \$150,000) regardless of the child's future health or occupation.

Freedom Of Choice

(Final Expense Plan)

A life insurance plan designed to take care of immediate financial needs placed on a family when a loved one passes away. As the name implies, families have the freedom of choosing the funeral home, location, and type of funeral when it is needed.

Term Insurance

Various terms are available to cover the needs of a temporary nature such as to pay off a mortgage or other loans, family income protection, etc. The beneficiary can request a lump sum payment upon the insured's death or can request the benefits be spread out over several years to provide a monthly benefit amount to help them adjust to the loss of the insured's monthly income.

Accident Policy

(Form A71000 series)

The plan provides benefits for accidental death and dismemberment as well as hospital confinement and intensive care treatment if related to an accident. In addition, the policy pays a benefit if the insured has emergency room treatment as a result of an accident when treated within 72 hours of the accidental injury.

Hospital Indemnity

(Form H34000 series)

This plan provides a fixed benefit when an insured is in the hospital due to an illness or accident.

Cancer Protection

(C10000 and C20000 series)

Policies provide specific coverage for treatment of cancer or a single sum benefit when an insured is diagnosed with cancer.

Critical Illness

(Form C10000 series)

This policy pays a one time lump sum payment when an insured is first diagnosed with a covered critical illness.

Terminal Illness Rider

(Form B5000 series)

This rider can be added to a life insurance policy at no cost to the insured. The Accelerated Benefit pays fifty percent of the coverage face amount when the insured is diagnosed with a terminal illness and has a life expectancy of less than 12 months (24 months in IL, MA and WA). The policy premiums remain the same after payment of the Accelerated Benefit to the insured and the beneficiary receives the remainder of the policy proceeds upon death of the insured.

Descriptions above are summaries and provide very brief descriptions and are not an insurance contract. Product availability varies by province and some products are not available in all areas. Complete details of the benefits, terms, conditions and exclusions of specific policies and availability should be obtained from the agent or American Income Life.



LETTER OF ENDORSEMENT

Endorsed and supported by a leading law enforcement union, our Child Safe Kits® add an extra level of assurance for the family and are a great tool to show your ongoing support and commitment to the community.



**INTERNATIONAL UNION
OF POLICE ASSOCIATIONS
AFL-CIO**
THE ONLY UNION FOR LAW ENFORCEMENT OFFICERS

SAM A. CABRAL
International President
JOHN E. OWSEFFE
International Secretary-Treasurer

Dear Parent:

Commitment and dedication to serving and protecting citizens are a significant part of our culture at the International Union of Police Associations. It is what our members do every day. That's why we're excited about endorsing a national program designed to help protect America's children, offered through American Income Life and National Income Life.

Child Safe is an easy to use identification kit, which could help save your child's life. The Child Safe Kit allows families to record and keep fingerprints, vital information and a photo of each child. In the horrific event your child is abducted or lost, you can get this information to authorities quickly.

That's why we are endorsing and supporting American Income Life and National Income Life in their efforts to distribute thousands of Child Safe kits to America's families. Protecting Americans is nothing new to American Income Life; for over 60 years, American Income Life has been dedicated to the proposition of serving and protecting families and individuals by offering supplemental life and health insurance benefits.

We sincerely hope you take advantage of the opportunity to make the Child Safe kit part of sound family protection and planning. More importantly, we sincerely hope you will never need to use it.

Please call American Income Life at (800) 495-1213 to request your Child Safe kit.

Sincerely,

Sam A. Cabral
International President

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